



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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IN RE:

Anbalagan George

Debtor(s).

Order Filed on March 1, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 16-15513

Chapter 13

Hearing Date: February 6, 2019

Judge: Christine M. Gravelle

CONSENT ORDER RESOLVING MOTION TO VACATE STAY

The consent order set forth on the following pages, numbered two (2) through three (3),
is hereby **ORDERED**.

DATED: March 1, 2019

A handwritten signature in black ink, appearing to read "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

Applicant:	<u>BSI Financial Services</u>
Applicant's Counsel:	<u>Friedman Vartolo LLP</u>
Debtor's Counsel:	<u>Stacey L. Mullen, Esq.</u>
Property Involved("Collateral"):	<u>72 Dahlia Court, Piscataway, NJ 08854</u>

Relief sought:

- ✓ Motion for relief from the automatic stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 5 months, from September 1, 2018 to January 1, 2019.
- The Debtor is overdue for 5 payments at \$3,235.85 per month.
- Less Funds held in debtor(s) suspense (\$0.00).

Total Arrearages Due **\$16,179.25**

2. Debtor must cure all post-petition arrearages, as follows:

- Immediate payment shall be made in the amount of **\$3,235.85**. Payment shall be made no later than February 28, 2019.
- Beginning on March 1, 2019, additional monthly cure payments shall be made in the amount of **\$2,696.54** for six (6) months.
- Beginning on March 1, 2019, regular monthly mortgage payments shall continue to be made in the amount of **\$3,235.85**.

In the event of Default:

If the Debtors fail to make the immediate payment specified above or fail to make regular monthly payments or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of

the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' Attorney.

3. Award of Attorney's Fees:

✓ The Applicant is awarded attorney's fees of \$350.00, and costs of \$181.00.
The fees and costs are payable through the Chapter 13 plan.

The undersigned hereby consent to the form and entry of the foregoing order



Stacey L. Mullen, Esq.
Attorney for Debtor

/s/ Jonathan Schwalb, Esq.
Jonathan Schwalb, Esq.
Attorney for Secured Creditor